

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kim Lee
Debtor

Case No. 17-04542-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 18

Date Rcvd: May 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2020.

db #+Kim Lee, 5136 Jennifer Circle, Mechanicsburg, PA 17050-2753
cr +Raza Khan, c/o Martson Law Office, 10 E. High St., Carlisle, PA 17013-3015
5015440 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
5024838 +Bayview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
The Shops at Valley Square, Warrington, PA 18976-3403
4993944 ++DEPARTMENT OF LABOR & INDUSTRY, ATTN OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG PA 17121-0751
(address filed with court: UNEMP COMP OVERPAYMENT MATTERS,
DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121)
4993943 +STEPHEN CONKLIN, 5136 JENNIFER CIRCLE, MECHANICSBURG, PA 17050-2753
4993945 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4993936 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 21 2020 19:17:29
BAYVIEW LOAN SERVICING LLC, 4425 PONCE DE LEON BLVD 5TH FLOOR, CORAL GABLES, FL 33146-1873
4992796 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 21 2020 19:17:29
Bayview Loan Servicing, LLC, 4425 Ponce Deleon Blvd., 5th Floor,
Coral Gables, FL 33146-1873
4993937 +EDI: WFNNB.COM May 21 2020 23:13:00 CCB/GAMESTOP, PO BOX 182120,
COLUMBUS, OH 43218-2120
4993938 +E-mail/Text: dehartstaff@pamd13trustee.com May 21 2020 19:17:29 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4993939 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2020 19:17:24 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4993944 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov May 21 2020 19:16:34
UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4993940 EDI: DISCOVER.COM May 21 2020 23:13:00 DISCOVER BANK, 12 READS WAY,
NEW CASTLE, DE 19720
4992797 EDI: DISCOVER.COM May 21 2020 23:13:00 Discover Bank, d/b/a Discover Products, Inc.,
6500 New Albany Road, New Albany, OH 43054
4992192 EDI: DISCOVER.COM May 21 2020 23:13:00 Discover Bank, Discover Products Inc.,
PO Box 3025, New Albany, OH 43054-3025
4993941 EDI: IRS.COM May 21 2020 23:13:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4992799 E-mail/Text: camanagement@mtb.com May 21 2020 19:17:20 M&T Bank, P.O. Box 62182,
Baltimore, MD 21264-2182
4992798 +EDI: WTRRN BANK.COM May 21 2020 23:13:00 Target National Bank, 1000 Nicollet Mall,
Minneapolis, MN 55403-2542
4993945 +E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov May 21 2020 19:16:34 UNEMPL COMP TAX MATTERS,
HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4993942 SEAN M KEEFE
4992800 ##++++CENTRAL CREDIT SERVICES, LLC, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708
(address filed with court: Central Credit Services, LLC, 20 Corporate Hills,
Saint Charles, MO 63301)

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2020 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
David William Park on behalf of Creditor Raza Khan dpark@martsonlaw.com,
teckenroad@martsonlaw.com
Dorothy L Mott on behalf of Debtor 1 Kim Lee DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Kim Lee karagendronecf@gmail.com,
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Steven P. Kelly on behalf of Creditor BAYVIEW LOAN SERVICING, LLC skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Kim Lee
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-04542-HWV

Social Security number or ITIN xxx-xx-9137
EIN --

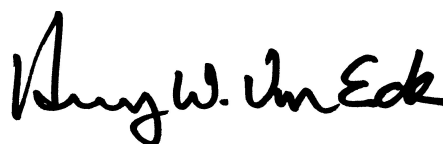
Social Security number or ITIN
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kim Lee

5/21/20**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.